

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : **Bertram V. Burke**
Serial No : **09/611,905**
Filed : **July 7, 2000**
For : **Method and System to Create and Distribute Excess Funds From
Consumer Spending Transactions**
Docket : **EPC-8C**
Art Unit : **2164 (Tel 703-305-3900, Fax 703-308-6296, 6306)**
Examiner : **Dr. Geoffrey Akers, P.E. (Tel 703-306-5844)**

Hon. Commissioner of Patents & Trademarks
Washington D. C. 20231

AMENDMENT

Sir:

In response to the November 12, 2002 Office Action, please amend the
claims in accordance with attached sheets.

REMARKS

Claims 1 to 5 and 15 to 35 are now in the application. Claims 1 to 5 and
15 to 32 have been amended and claims 33 to 35 have been added.

The Examiner is respectfully thanked for the interview courteously
granted May 15, 2003. The interview is based on a prior discussion with the
examiner and his supervisor, Mr. Vincent Millin, SPE, on May 8, 2003 for setting
up the interview. The interview was preceded by a draft amendment sent by e-
mail for discussion during the May 15, 2003 interview.

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